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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2020, at 5:31 o'clock AM PDT, Latasha Calloway completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 23, 2020 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor